Assignment =

Bussiness plan Void fx

Real future plan

Not just an assignment

þStudent name id

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þ zerubabal desalegn gudina Id ugr/82114/18

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BUSINESS PLAN

Void Fx Academy

1. Description of the Project

VoidFX Trading Academy is an educational start-up that provides training and mentorship in mixed financial trading, including Forex, Crypto, Stocks, and Indices. The academy focuses on Ethiopian students and young people who want to gain financial skills and additional income opportunities through responsible trading.

2. Profile of the Entrepreneur

The entrepreneur is a young Ethiopian with strong interest and practical knowledge in financial markets and trading education. The entrepreneur aims to share skills, promote financial literacy, and support students through structured learning and mentorship.

3. Project’s Contribution to the Economy

The project contributes to the economy by:

- þCreating employment opportunities (trainers and administrators)
- þImproving financial literacy among youth
- þEncouraging entrepreneurship and self-employment
- þSupporting digital and knowledge-based economic growth in Ethiopia

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1. Sales and Marketing

1.1 Product Description

The main product is trading education and mentorship services, including beginner, intermediate, and advanced courses, live market analysis, and continuous student support.

1.2 Competitors

Competitors include online foreign trading courses and informal Telegram groups. However, most lack structured education, local support, and physical training centers.

1.3 Location

The academy will be located in **Addis Ababa** with online services available for students from other towns such as **Ambo**.

1.4 Market Area

The market area includes Addis Ababa, Ambo, and other Ethiopian cities through online platforms.

1.5 Main Customers

- University and college students (ages 15–28)
- Young people interested in finance and trading
- Beginner traders seeking structured guidance

1.6 Total Demand

Demand is high due to increasing interest in online income and lack of local trading education institutions.

1.7 Market Share

VoidFX aims to capture a small but growing share of the local trading education market in its first year.

1.8 Selling Price

- Beginner course: affordable student price
- Intermediate and advanced courses: moderate pricing
- Mentorship: optional additional fee

1.9 Sales Forecast

Sales are expected to increase gradually as brand awareness and student success stories grow.

1.10 Promotional Measures

- Social media marketing (Telegram, TikTok, Instagram)
- Free seminars and workshop
- Referral discounts for students

1.11 Marketing Strategy

The strategy focuses on education-based marketing, trust building, and local language communication.

1.12 Marketing Budget

A small monthly budget will be allocated for internet ads, content creation, and promotional materials.

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2. Production (Service Delivery)

2.1 Production Process

Services are delivered through classroom sessions, online meetings, recorded lessons, and practical market analysis.

2.2 Fixed Capital

- Computers
- Projector
- Furniture
- Internet equipment

2.3 Life of Fixed Capital

Most equipment has a useful life of 3–5 years.

2.4 Maintenance and Repairs

Regular maintenance and software updates will be conducted.

2.5 Sources of Equipment

Local electronics suppliers in Addis Ababa.

2.6 Planned Capacity

The academy plans to train about 100 students in the first year.

2.7 Future Capacity

Capacity will increase through online expansion and additional trainers.

2.8 Terms and Conditions of Purchase of Equipment

Equipment will be purchased with cash and local supplier warranties.

2.9 Factory (Office) Location and Layout

A small office/classroom with training desks, projector setup, and internet access.

2.10 Raw Materials Needed

- Printed handouts
- Stationery
- Internet data

2.11 Cost of Raw Materials

Raw material costs are low and manageable.

2.12 Raw Materials Availability

Materials are easily available locally.

2.13 Labor

- Trainers
- Assistant trainers
- Administrative staff

2.14 Cost of Labor

Labor costs are paid monthly and based on part-time agreements.

2.15 Labor Availability

Qualified trainers are available locally and online.

2.16 Labor Productivity

High productivity due to skill-based and digital nature of the service.

2.17 Factory (Office) Overhead Expenses

- Rent
- Internet
- Utilities
- Marketing

2.18 Production Cost

Production (service delivery) costs are relatively low compared to revenue.

3. Organization and Management

3.1 Form of Business

Sole proprietorship.

3.2 Organizational Structure

- Owner / Manager
- Lead Trainers
- Assistant Trainers
- Admin Staff

3.3 Business Experience and Qualifications of the Entrepreneur

The entrepreneur has experience in trading, market analysis, and student mentorship.

3.4 Pre-Operating Activities

- Market research
- Course preparation
- Equipment purchase
- Marketing setup

3.5 Pre-Operating Expenses

- Office setup
- Equipment purchase
- Initial marketing

3.5 Pre-Operating Expenses

Pre-operating expenses include costs incurred before the academy starts operation. These include office setup, initial marketing, internet installation, and training material preparation. These expenses are necessary to ensure smooth business start-up.

3.6 Office Equipment

The office equipment required for VoidFX Trading Academy includes:

- Computers and laptops
- Projector and screen
- Chairs and tables
- Internet router and accessories

These equipment items support effective training and administration.

3.7 Administrative Expenses

Administrative expenses include:

- Office supplies
- Communication costs
- Internet and utility expenses
- Minor maintenance costs

These expenses occur regularly during business operations.

4. Financial Plan

4.1 Project Cost

The total project cost consists of:

- Fixed assets (equipment and furniture)
- Working capital for daily operations
- Pre-operating expenses

The project cost is relatively low due to the service-based nature of the business.

4.2 Financing Plan and Loan Requirement

The project will be financed through:

- Owner’s equity (personal savings)
- Small loan (if required)

Loan requirement is minimal and mainly used for purchasing equipment.

4.3 Security for Loan

If a loan is taken, security may include:

Personal guarantee of the owner þBusiness equipment as collateral

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4.4 Profit and Loss Statement

The business is expected to generate profit from training fees and mentorship services.
Revenues are projected to exceed operating costs, resulting in a positive net profit at the end of the year.

4.5 Cash Flow Statement

Cash inflow mainly comes from:

þCourse fees þMentorship payments

Cash outflow includes:

þRentþ Utilities

þTrainer paymentsþAdministrative costs

The business is expected to maintain positive cash flow.

4.6 Balance Sheet

The balance sheet will show:

Assets: equipment, cash, office materials þLiabilities: loans (if any)

þOwner’s equity þThe financial position is expected to remain stable

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4.7 Loan Repayment Schedule

If a loan is obtained, repayment will be made in monthly installments from business revenue without affecting operations.

4.8 Break-Even Point (BEP)

The break-even point will be achieved when course fee income covers all fixed and variable costs.
Due to low operating costs, the break-even point is expected within the first year.

4.9 Return on Investment (ROI)

Return on investment is expected to be positive as startup costs are low and demand for trading education is increasing.

4.10 Financial Analysis

Financial analysis indicates that VoidFX Trading Academy is financially feasible, sustainable, and profitable with proper management and consistent enrollment.

Summary

VoidFX Trading Academy is a feasible and sustainable micro-enterprise that addresses the growing need for financial education among Ethiopian youth. The business requires relatively low capital, has manageable risks, and offers strong potential for growth. With proper management, effective marketing, and quality training, the academy can contribute positively to employment creation, financial literacy, and entrepreneurship development in Ethiopia.

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1. Full name of the business operator VoidFX Trading Academy

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2. Address

- **þWereda:** Shewa
- **þTown:** Ambo
- **þKebele:** Horayitu
- **þHouse No.:** 7773

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3. Type of the plan / work / business in which the operator is to be engaged

Trading education and mentorship service focusing on mixed financial markets (Forex, Crypto, Stocks, and Indices).

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4. Year of the plan

From: 2017 E.C
To: 2022 E.C

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5. Work premises at the disposal of the operator

The business will operate using a rented office/classroom for physical training sessions and online platforms (Zoom, Telegram, recorded videos) for remote students.

If there is any problem:
þLimited access to advanced trading tools and internet interruptions, which will be managed through offline materials and recorded sessions.

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6. Yearly Sales Plan

Ser. No	Product / Service to be sold	Unit	Quantity	Unit Price (ETB)	Total Price (ETB)	Remark
1	Beginner Trading Course	Course	240	1,500	360,000	Training
2	Intermediate Trading Course	Course	144	2,000	288,000	Training
3	Advanced Trading Course	Course	96	2,500	240,000	Training
4	Mentorship Program	Package	120	1,000	120,000	Support

Total Sales: 1,008,000 ETB

Months during which sales are expected to be high:
September – December and February – June (academic periods).

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7. Equipment Currently Owned by the Operator

Ser. No	Type of Equipment	Unit of Measure	Quantity	Unit Cost	Total Cost	Remark
1	Laptop	Piece	2	—	—	Owned
2	Internet Router	Piece	1	—	—	Owned

Total cost of equipment: Already owned

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8. Equipment to be Purchased by the Operator

Ser. No	Type of Equipment	Unit	Quantity	Unit Cost (ETB)	Total Cost (ETB)	Remark
1	Desktop Computers	Piece	4	25,000	100,000	Training
2	Projector	Piece	1	35,000	35,000	Classroom
3	Chairs & Tables	Set	1	40,000	40,000	Furniture

Total cost of equipment: 175,000 ETB

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9. Yearly Raw Material Requirement

Ser. No	Type of Raw Material	Unit	Quantity	Unit Price (ETB)	Total Price (ETB)	Remark
1	Printed handouts	Pack	50	500	25,000	Learning
2	Stationery	Set	12	1,000	12,000	Office

Total yearly raw material cost: 37,000 ETB

Source of raw material:
Local printing shops and stationery suppliers in Ambo and Addis Ababa.

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10. Other Yearly Operating Expenses

Ser. No	Type of Expense	Amount (ETB)	Remark
1	Rent	120,000	Office
2	Internet & utilities	36,000	Monthly
3	Marketing & promotion	40,000	Social media
4	Trainer allowance	180,000	Part-time
5	Miscellaneous	20,000	—

Total expense: 396,000 ETB

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11. Yearly Production / Service Plan

Ser. No	Type of Service	Unit	Quantity	Unit Cost (ETB)	Total Cost (ETB)	Remark
1	Trading education	Course	480	800	384,000	Delivery

Ser. No	Type of Service	Unit	Quantity	Unit Cost (ETB)	Total Cost (ETB)	Remark
	service					

Total cost: 384,000 ETB

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12. Financial Plan

Capital Requirements

Investment Capital

Item	Equity (ETB)	Loan (ETB)	Total (ETB)
Machinery & equipment	120,000	55,000	175,000
Furniture & fixtures	40,000	—	40,000
Business premises setup	25,000	—	25,000

Working Capital

Item	Amount (ETB)
Salary / wage	180,000
Supplies	37,000
Rent	120,000
Promotion	40,000
Other expenses	20,000

Total Capital Requirement: 597,000 ETB

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13. Yearly Profit and Loss Plan

Total Revenue: 1,008,000 ETB

Total Expenses: 817,000 ETB

Net Profit: 191,000 ETB

Presenter → zerubabal desalegn

Instructor → tolossa d